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Baker & McKenzie LLP
805 Third Avenue
New York, NY 10022, USATel: +1 212 751 5700
Fax: +1 212 759 9133
www.bakernet.com

Date	September 12, 2005	Phone	Fax
To	Mail Stop Amendment, Commissioner for Patents, USPTO		571-273-8300
From	Frank M. Gasparo	+1 212 891 3942	+1 212 310 1642
Client/Matter No.	56145473-13		
Re	Application no.: 09/887,292		
Pages (w/cover)	13		

Please see the attached.

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**TRANSMITTAL
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(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission 11

Application Number	09/687,292
Filing Date	June 22, 2001
First Named Inventor	Karl E. Jentoft
Art Unit	3624
Examiner Name	WEISBERGER, RICHARD C
Attorney Docket Number	56145473-13

ENCLOSURES (Check all that apply)

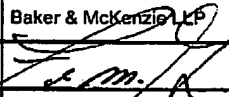
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Remarks

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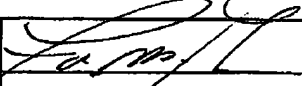
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Baker & McKenzie LLP		
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Printed name	Frank M. Gasparo, Esq.		
Date	September 12, 2005	Reg. No.	44,700

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Frank M. Gasparo, Esq. (Reg. No. 44,700)

Date

September 12, 2005

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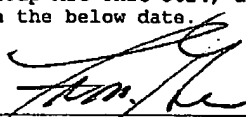
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56145473-13

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Karl E. JENTOFT
Serial No.: 09/887,292
Title: LINE OF CREDIT AND LOAN SYSTEM AND METHOD
Filing Date: June 22, 2001
Art Unit: 3624
Examiner: R. C. Weisberger

I hereby certify that this correspondence is being
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Group Art Unit 3624, at the USPTO at (571) 273-8300
on the below date.


Frank M. Gasparo, Esq.
Reg. No. 44,700

9/12/05
Date

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed June 10, 2005, it
is respectfully requested that the above-identified
application be amended as follows.

A **Listing of Claims** pending in the application begins on
page two of this paper.

Remarks begin on page eight of this paper.